

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 21638

Subject	Zip Code Tabulation Area : 21638			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	3,991	+/- 337	100.0%	(X)
In labor force	2,956	+/- 299	74.1%	+/- 4.5
Civilian labor force	2,910	+/- 298	72.9%	+/- 4.7
Employed	2,703	+/- 290	67.7%	+/- 4.9
Unemployed	207	+/- 104	5.2%	+/- 2.6
Armed Forces	46	+/- 44	1.2%	+/- 1.1
Not in labor force	1,035	+/- 204	25.9%	+/- 4.5
Civilian labor force	2,910	+/- 298	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	7.1%	+/- 3.5
Females 16 years and over	2,054	+/- 203	(X)	+/- (X)
In labor force	1,429	+/- 174	69.6%	+/- 5.7
Civilian labor force	1,417	+/- 171	69%	+/- 5.7
Employed	1,268	+/- 171	61.7%	+/- 6.3
Own children under 6 years	284	+/- 105	(X)	+/- (X)
All parents in family in labor force	154	+/- 77	54.2%	+/- 20.7
Own children 6 to 17 years	663	+/- 143	(X)	+/- (X)
All parents in family in labor force	410	+/- 152	61.8%	+/- 17.6
COMMUTING TO WORK				
Workers 16 years and over	2,721	+/- 297	100.0%	(X)
Car, truck, or van -- drove alone	2,163	+/- 267	79.5%	+/- 5.1
Car, truck, or van -- carpooled	229	+/- 103	8.4%	+/- 3.5
Public transportation (excluding taxicab)	57	+/- 56	2.1%	+/- 2
Walked	77	+/- 67	2.8%	+/- 2.4
Other means	9	+/- 13	0.3%	+/- 0.5
Worked at home	186	+/- 92	6.8%	+/- 3.4
Mean travel time to work (minutes)	36.0	+/- 4	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	2,703	+/- 290	100.0%	(X)
Management, business, science, and arts occupations	1,264	+/- 219	46.8%	+/- 5.4
Service occupations	497	+/- 139	18.4%	+/- 4.7
Sales and office occupations	665	+/- 134	24.6%	+/- 4.7
Natural resources, construction, and maintenance occupations	95	+/- 48	3.5%	+/- 1.7
Production, transportation, and material moving occupations	182	+/- 81	6.7%	+/- 3
INDUSTRY				
Civilian employed population 16 years and over	2,703	+/- 290	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	0	+/- 12	(X)	+/- 1.3
Construction	156	+/- 86	5.8%	+/- 3.1
Manufacturing	197	+/- 97	7.3%	+/- 3.5
Wholesale trade	108	+/- 76	4%	+/- 2.8
Retail trade	275	+/- 93	10.2%	+/- 3.2
Transportation and warehousing, and utilities	74	+/- 51	2.7%	+/- 1.8
Information	54	+/- 49	2%	+/- 1.8
Finance and insurance, and real estate and rental and leasing	169	+/- 74	6.3%	+/- 2.8
Professional, scientific, and management, and administrative and waste	448	+/- 143	16.6%	+/- 4.7
Educational services, and health care and social assistance	559	+/- 181	20.7%	+/- 5.8
Arts, entertainment, and recreation, and accommodation and food services	275	+/- 117	10.2%	+/- 4.4
Other services, except public administration	97	+/- 68	3.6%	+/- 2.4
Public administration	291	+/- 106	10.8%	+/- 3.8

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CLASS OF WORKER				
Civilian employed population 16 years and over	2,703	+/- 290	100.0%	(X)
Private wage and salary workers	1,959	+/- 229	72.5%	+/- 5.5
Government workers	517	+/- 162	19.1%	+/- 5.3
Self-employed in own not incorporated business workers	227	+/- 96	8.4%	+/- 3.4
Unpaid family workers	0	+/- 12	0%	+/- 1.3
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	1,800	+/- 163	100.0%	(X)
Less than \$10,000	29	+/- 27	1.6%	+/- 1.5
\$10,000 to \$14,999	56	+/- 48	3.1%	+/- 2.6
\$15,000 to \$24,999	69	+/- 49	3.8%	+/- 2.7
\$25,000 to \$34,999	108	+/- 70	6%	+/- 3.9
\$35,000 to \$49,999	106	+/- 55	5.9%	+/- 3.1
\$50,000 to \$74,999	316	+/- 107	17.6%	+/- 5.5
\$75,000 to \$99,999	271	+/- 94	15.1%	+/- 5.2
\$100,000 to \$149,999	394	+/- 139	21.9%	+/- 7
\$150,000 to \$199,999	174	+/- 71	9.7%	+/- 4
\$200,000 or more	277	+/- 89	15.4%	+/- 4.9
Median household income (dollars)	\$94,180	+/- 10986	(X)	(X)
Mean household income (dollars)	\$118,946	+/- 14519	(X)	(X)
With earnings	1,541	+/- 186	85.6%	+/- 5
Mean earnings (dollars)	\$112,306	+/- 15386	(X)	(X)
With Social Security	557	+/- 103	30.9%	+/- 4.8
Mean Social Security income (dollars)	\$20,200	+/- 2788	(X)	(X)
With retirement income	493	+/- 116	27.4%	+/- 5.9
Mean retirement income (dollars)	\$35,728	+/- 6349	(X)	(X)
With Supplemental Security Income	80	+/- 58	4.4%	+/- 3.1
Mean Supplemental Security Income (dollars)	\$7,761	+/- 2142	(X)	(X)
With cash public assistance income	25	+/- 35	1.4%	+/- 1.9
Mean cash public assistance income (dollars)	\$15,404	+/- 7	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	192	+/- 85	10.7%	+/- 4.5
Families	1,306	+/- 174	100.0%	(X)
Less than \$10,000	30	+/- 23	2.3%	+/- 1.8
\$10,000 to \$14,999	42	+/- 43	3.2%	+/- 3.2
\$15,000 to \$24,999	33	+/- 32	2.5%	+/- 2.4
\$25,000 to \$34,999	45	+/- 39	3.4%	+/- 2.9
\$35,000 to \$49,999	22	+/- 23	1.7%	+/- 1.8
\$50,000 to \$74,999	140	+/- 70	10.7%	+/- 5.1
\$75,000 to \$99,999	221	+/- 79	16.9%	+/- 6.4
\$100,000 to \$149,999	390	+/- 139	29.9%	+/- 8.8
\$150,000 to \$199,999	149	+/- 74	11.4%	+/- 5.5
\$200,000 or more	234	+/- 87	17.9%	+/- 6.3
Median family income (dollars)	\$109,000	+/- 10376	(X)	(X)
Mean family income (dollars)	\$130,943	+/- 16423	(X)	(X)
Per capita income (dollars)	\$45,026	+/- 5587	(X)	(X)
Nonfamily households	494	+/- 131	(X)	(X)
Median nonfamily income (dollars)	\$54,600	+/- 6203	(X)	(X)
Mean nonfamily income (dollars)	\$84,141	+/- 32558	(X)	(X)
Median earnings for workers (dollars)	\$42,784	+/- 8534	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$53,769	+/- 7009	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$51,210	+/- 5603	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	4,892	+/- 391	4,892	(X)
With health insurance coverage	4,521	+/- 373	92.4%	+/- 2.4
With private health insurance	3,797	+/- 440	77.6%	+/- 6.2
With public coverage	1,593	+/- 294	32.6%	+/- 5.9
No health insurance coverage	371	+/- 125	7.6%	+/- 2.4
Civilian noninstitutionalized population under 18 years	956	+/- 159	956	(X)
No health insurance coverage	0	+/- 12	0%	+/- 3.6
Civilian noninstitutionalized population 18 to 64 years	3,100	+/- 330	3,100	(X)
In labor force:	2,614	+/- 281	2,614	(X)
Employed:	2,407	+/- 268	2,407	(X)
With health insurance coverage	2,120	+/- 250	88.1%	+/- 4.3
With private health insurance	2,005	+/- 256	83.3%	+/- 5.1
With public coverage	238	+/- 98	9.9%	+/- 4
No health insurance coverage	287	+/- 112	11.9%	+/- 4.3
Unemployed:	207	+/- 104	207%	+/- (X)
With health insurance coverage	153	+/- 93	73.9%	+/- 16.7
With private health insurance	105	+/- 70	50.7%	+/- 19.2
With public coverage	48	+/- 53	23.2%	+/- 22.5
No health insurance coverage	54	+/- 36	26.1%	+/- 16.7
Not in labor force:	486	+/- 153	486	(X)
With health insurance coverage	456	+/- 145	93.8%	+/- 7
With private health insurance	313	+/- 109	64.4%	+/- 13.2
With public coverage	189	+/- 107	38.9%	+/- 15.6
No health insurance coverage	30	+/- 37	6.2%	+/- 7
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	6.7%	+/- 4.1
With related children under 18 years	(X)	+/- (X)	9.9%	+/- 7.6
With related children under 5 years only	(X)	+/- (X)	15.3%	+/- 23.9
Married couple families	(X)	+/- (X)	2.1%	+/- 2.6
With related children under 18 years	(X)	+/- (X)	4%	+/- 6.6
With related children under 5 years only	(X)	+/- (X)	19.2%	+/- 31
Families with female householder, no husband present	(X)	+/- (X)	26.7%	+/- 19.6
With related children under 18 years	(X)	+/- (X)	29.9%	+/- 21.9
With related children under 5 years only	(X)	+/- (X)	0%	+/- 68.8
All people	(X)	+/- (X)	9.3%	+/- 4.6
Under 18 years	(X)	+/- (X)	19%	+/- 14.3
Related children under 18 years	(X)	+/- (X)	19.2%	+/- 14.4
Related children under 5 years	(X)	+/- (X)	9.2%	+/- 11.2
Related children 5 to 17 years	(X)	+/- (X)	22.2%	+/- 17.9
18 years and over	(X)	+/- (X)	7%	+/- 3.4
18 to 64 years	(X)	+/- (X)	7.7%	+/- 4.2
65 years and over	(X)	+/- (X)	4.4%	+/- 4.2
People in families	(X)	+/- (X)	8.2%	+/- 5
Unrelated individuals 15 years and over	(X)	+/- (X)	15.2%	+/- 7.9

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.